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ABSTRACT

Noting that data from 1970 working life tables indicate that since 1960 worklife expectancy has continued to edge downward for men and to lengthen for women, this report briefly discusses continuing trends in the worklife of men and women from 1900 through 1970. Women's worklife is presented in terms of single women; mothers; widowed, divorced, separated women; childless women; and separations and accessions among women. The appendix comprises the majority of the report (13 pages) and includes a brief description of two measures of working life expectancy; and a six-page discussion of the working life table (its uses and a description which includes how data are computed for the number of persons living; percent of population in the labor force; number in the labor force; average number of remaining years of life, of working life for the population, of working life for the labor force, of nonlabor force activity for those in the labor force, and of nonlabor force activity for those in the population). The five 1970 working life tables are presented for men, single women, ever-married women to whom no children were ever born, ever-married women in the labor force after the birth of last child, and for divorced, widowed, and separated women. (SH)

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Length of Working Life for Men and Women, 1970

U.S. Department of Labor
Bureau of Labor Statistics

Special Labor Force Report 157

Revised

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Length of working life for men and women, 1970

*Special Labor Force Report shows
years spent in the labor force
have dipped slightly for men and
have continued to rise for women,
especially married women with children*

HOWARD N FULLERTON, JR., AND JAMES J. BYRNE

In an industrialized society the average length of working life is an important long-term social and economic indicator. In the United States it has mirrored changes in longevity, labor force participation, and life style. The calculation of working life tables allows estimation of replacement needs in occupations, time lost from work for various reasons, or numbers of separations from and accessions to the labor force. Data from 1970 working life tables indicate that since 1960 worklife expectancy¹ has continued to edge downward for men and to lengthen for women.²

Continuing trends

The average number of years spent in the labor force by men has been declining since 1950. Largely this has been due to a slow decline in labor force participation among men at the older ages, especially above age 55.

Over this entire century, life expectancy at birth for men has climbed by almost 20 years, while worklife expectancy has increased by less than half of that. Thus, average time not in the labor force has

risen dramatically. (See table 1.) Practically all of the nonwork activity of men at the turn of the century occurred before entrance into the labor force. Now a large proportion of the nonwork years are spent in retirement, though an extended period of education has also delayed labor force entry for many men.

Since 1900 the overall life expectancy of women has increased from 50.7 years to 74.8 years, almost 50 percent. Of the 24 additional years, over two-thirds have been added to working life. As table 1 shows, worklife expectancy of women at birth climbed from 6.3 to 22.9 years, an increase of over 250 percent. Thus, an enormous rise in worklife expectancy has occurred since 1900. After 1950, worklife expectancy among women rose at a faster rate than overall life expectancy, and time spent out of the labor force began to decline.

In 1900 the average man experienced five times as many years of labor force participation as the average woman; by 1970 that ratio had fallen to less than twice as many years. The ratio would be even lower if it were not for the fact that many married women still interrupt their careers to have children, to move to new locations with their husbands, or for other reasons. They also tend to retire somewhat earlier than men, at an average age of about 60 years.

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With supplementary tables

Worklife expectancy of men

As stated earlier, the 1970 data for men indicate a continuation of trends observed between 1950 and 1960; years spent in retirement have increased, because of a drop in labor force participation and a slight rise in longevity.³ For example, in 1960 a 30-year-old male worker could expect to work for an additional 33.2 years,⁴ one-half year less than his counterpart in 1950. By 1970, remaining worklife for the average 30-year-old man had declined to 32.3 years (table 2), almost a year less than in 1960. Meanwhile, his expected time out of the labor force edged upward from 7.2 to 8.3 years from 1960 to 1970.

The decline in labor force participation among older men, which has led to the recent declines in worklife expectancy, has been a subject of much speculation in recent years. Lower participation has been attributed to numerous factors which have given men the option of earlier withdrawal from the labor force. Prominent among these possible explanations are improved pension plans, higher social security payments, broader government benefits, and greater labor force participation by wives. Thus, older workers who either wanted to retire or found it difficult to find a new job were better able to leave the labor force.

As shown in table 3, men in most age groups exhibited similar rates of labor force entry and withdrawal in 1970 and in 1960. The main difference was their higher rate of withdrawal at age 60 and older in 1970, for the reasons discussed above.

Worklife expectancy of women

Marriage, childbearing, divorce, or widowhood affect the probability of women's labor force participation and thus their worklife expectancy. It would be an overwhelming task to calculate an expected worklife for each of the possible combinations of these changes and the ages at which they occur. Short of cataloging all possible variations, one can use either of two techniques for tabulating worklife expectancy: Estimate the experience of a "typical" woman, or assume that women in a given marital or childcare status will remain permanently in that status. Both techniques are employed below.

In the first, the typical experience approach, one derives a worklife expectancy for a woman who marries at a typical age and has an average number of children with normal spacing intervals. Though few persons duplicate the exact experience of this

typical woman, many experience patterns which are quite similar; hence, the typical woman's experience can be used as a rough guideline in estimating the length of working life for other women. In this case, we assume that the typical woman joins the labor force at age 18, marries at age 20, and has two children. The first child is born when the mother is age 22 and the second when she is age 25. Under 1970 conditions, worklife expectancy for such a woman at age 18 is 33.9 years.

In the second approach to presenting worklife expectancy, one assumes that a single woman will remain single, a divorced woman will not remarry, and so forth. Using this technique, one obtains the figures presented in table 2 and discussed below.

Single women. Under the assumption—as in table 2—of no variation in death rates by marital status, 20-year-old single women in the labor force in 1970 could expect to live an additional 56.7 years, of which 41.2 years would be spent in the labor force and 15.5 in nonwork activities. This represents an increase from 1960 of more than 5 years in nonwork expectancy, reflecting a decline of 4 years in worklife expectancy and an increase of 1 year in overall life expectancy.

After age 35, worklife expectancy was about 3 years less than for the comparable age in 1960. For example, at age 55 the expected worklife was 10.9 years, down from 13.1. Compared with men in 1970, 65-year-old single women could expect to work about a year less, but have about 5 more years of retirement due to greater longevity.

Mothers. The different timing of movement in and out of the labor force for childbearing makes it im-

Table 1. Life and work expectancy at birth, selected years

(In years)

Expectancy	1900 ¹	1940 ²	1950 ²	1960 ²	1970
MEN					
Life expectancy.....	48.2	61.2	65.5	66.8	67.1
Work expectancy.....	32.1	38.1	41.5	41.1	40.1
Nonwork expectancy.....	16.1	23.1	24.0	25.7	27.0
WOMEN					
Life expectancy.....	50.7	65.7	71.0	73.1	74.8
Work expectancy.....	6.3	12.1	15.1	20.1	22.9
Nonwork expectancy.....	44.4	53.6	55.9	53.0	51.9
Women's worklife as a percent of men's worklife.....	19.6	31.6	36.3	48.6	57.1

¹ Data for 1900 are for white persons in death registration States.

² Figures adjusted to remove 14- and 15-year-olds from the labor force to be consistent with 1970 (1900 is not comparable).

Table 2. Expectancies of life, worklife, and non-labor force activity remaining for men and women in the labor force at selected ages and by marital and child status for women, 1970.

(in years)

Age	Men	Single women	Ever-married women		
			No children ever born	Women in labor force after birth of last child	Divorced, widowed, and separated ¹
LIFE EXPECTANCY					
20.....	49.6	56.7	56.7	56.7	56.7
25.....	45.2	51.9	51.9	51.9	51.9
30.....	40.6	47.2	47.2	47.2	47.2
35.....	36.0	42.4	42.4	42.4	42.4
40.....	31.6	37.8	37.8	37.8	37.8
45.....	27.3	33.3	33.3	33.3	33.3
50.....	23.2	28.9	28.9	28.9	28.9
55.....	19.5	24.8	24.8	24.8	24.8
60.....	16.1	20.8	20.8	20.8	20.8
65.....	13.1	17.0	17.0	17.0	17.0
WORKLIFE EXPECTANCY					
20.....	41.5	41.2	34.1	(?)	42.3
25.....	36.9	36.4	29.2	(?)	37.4
30.....	32.3	32.6	24.3	(?)	32.6
35.....	27.6	28.5	20.8	26.8	27.8
40.....	23.2	24.0	17.6	21.2	23.0
45.....	18.9	19.4	13.4	16.3	18.3
50.....	14.8	15.0	12.0	11.9	13.6
55.....	10.9	10.9	10.6	8.2	9.0
60.....	7.4	7.1	8.9	5.0	6.7
65.....	5.7	4.4	6.6	4.5	5.3
NONLABOR FORCE ACTIVITY					
20.....	8.1	15.5	22.6	(?)	14.4
25.....	8.3	15.5	22.7	(?)	14.5
30.....	8.3	14.6	22.9	(?)	14.6
35.....	8.4	13.9	21.6	15.6	14.6
40.....	8.4	13.8	20.2	16.6	14.8
45.....	8.4	13.9	19.9	17.0	15.0
50.....	8.4	13.9	16.9	17.0	15.3
55.....	8.6	13.9	14.2	16.6	15.8
60.....	8.7	13.7	11.9	15.8	14.1
65.....	7.4	12.6	10.4	12.5	11.7

¹ This column includes mothers. Women in these marital statuses were also included in the tabulations for the two previous columns.

² Not applicable.

possible to derive a worklife expectancy applicable to all young mothers.⁶ Most childbearing is completed by age 35, however, and labor force participation becomes relatively continuous. Worklife expectancy of mothers in the labor force after the birth of their last child (table 2) was somewhat lower at nearly every age than that of single women, though higher at some ages than for ever-married women without children. (See table 2.)

Childless women. Childless married women generally have a worklife expectancy intermediate be-

tween that of mothers and single women. At the youngest and oldest ages this pattern held true in 1970; at ages 35-44, their worklife expectancy was even lower than that of mothers in the labor force after the birth of their last child. At age 45, for example, childless women had an average of 13.4 years left in the labor force, while mothers in the labor force could expect to work 16.3 more years.

Widowed, divorced, separated women. Women who were widowed, divorced, or separated showed the highest worklife expectancy of any marital status at the younger ages. After age 30, however, their expectancy fell below that of single women. The long working life of these women was not surprising; many of them head households and have dependents, often experiencing heavy financial pressure. Their worklife expectancy in 1970 was generally about the same as in 1960.

Separations and accessions among women. Table 4 presents changes in women's labor force status associated with a number of demographic events in 1970. Rates for separation from the labor force and entry into the labor force (accession) were substantially lower than in 1960⁷ for nearly every age, indicating more continuous patterns of labor force participation. Separation rates were much lower in 1970

Table 3. Estimated rates of men entering and leaving the labor force, 1960 and 1970¹

Age	1960			1970		
	Entry rate	Separation rate		Entry rate	Separation rate	
		Total	Due to death		Total	Due to death
16-19.....	543.3	1.4	1.4	476.0	1.7	1.7
20-24.....	60.0	1.8	1.8	84.2	2.3	2.3
25-29.....	14.6	1.7	1.7	12.1	2.0	2.0
30-34.....	2.1	2.1	0.1	2.5	2.3	0.2
35-39.....	3.9	3.9	1.0	4.4	3.1	1.3
40-44.....	5.6	4.6	1.0	6.7	4.9	1.8
45-49.....	9.7	7.5	2.2	11.0	7.6	3.4
50-54.....	19.2	12.3	6.9	17.2	11.8	5.4
55-59.....	31.2	18.5	12.7	32.9	19.6	14.3
60-64.....	78.2	28.4	49.8	103.3	26.4	74.9
65-69.....	162.7	43.4	119.3	170.7	43.6	127.1
70-74.....	124.5	59.7	64.8	166.4	61.8	104.6
75-79.....	167.5	87.6	79.9	169.3	89.6	79.7
80-84.....	249.8	138.3	111.5	284.6	130.6	154.0
85+.....

¹ Entries per 1,000 persons in the stationary population; separations per 1,000 persons in the stationary labor force.

Table 4. Estimated rates of women entering and separating from the labor force, 1970¹

Age group	Total entry rate	Entry rate related to:			Total separation rate	Separation rate related to:		
		Children reaching school age	Loss of husband	Aging		Birth of children	Death	Aging
16-19.....	66.2	0.0	0.0	66.2	24.5	23.8	0.7	0.0
20-24.....	22.7	1.0	.0	21.7	42.5	41.7	.8	.0
25-29.....	6.0	5.6	.2	.3	18.4	15.3	.9	2.2
30-34.....	10.0	8.4	.2	1.4	11.0	7.1	1.2	2.8
35-39.....	12.2	7.3	.3	4.5	4.8	2.9	1.8	.0
40-44.....	7.2	3.4	.3	3.5	3.7	.9	2.8	.1
45-49.....	1.6	.9	.7	.0	15.0	.1	4.2	10.7
50-54.....	1.8	.0	1.8	.0	33.1	.0	6.2	27.0
55-59.....	2.3	.0	2.3	.0	61.8	.0	9.0	52.8
60-64.....	2.4	.0	2.4	.0	165.9	.0	12.8	153.1
65-69.....	2.3	.0	2.3	.0	193.2	.0	19.8	173.3
70-74.....	.6	.0	.6	.0	234.8	.0	31.1	203.7
75-79.....	.6	.0	.0	.0	235.1	.0	51.6	183.4
80-84.....	.0	.0	.0	.0	244.6	.0	84.0	160.6
85+.....	.0	.0	.0	.0	1,000.0	.0	354.0	646.0

¹ Entries per 1,000 persons in the stationary population; separations per 1,000 persons in the stationary labor force.

NOTE: Numbers were independently rounded and components do not always add to totals.

among women under age 30, for example, reflecting both low fertility and the tendency for women with young children to continue working.

Conclusions

Worklife expectancy in the United States has changed continually, usually growing for both men and women. Between 1960 and 1970 the most pronounced trend was a continued expansion of women's worklife expectancy at birth, which climbed from 20.1 years to 22.9 years during the decade. Combined with a slight decrease in worklife expectancy

among men, this means that women are increasing their contribution to wage and salary employment in the United States.

The striking feature about recent growth in women's worklife expectancy is that it has occurred among married women, including those with children. In 1970, 1 in 3 women with children under 6 was in the labor force; this compares with an average of about 1 in 5 as late as 1960. Motherhood, traditionally the most important symbol of differentiated sex roles, is less of a barrier to a career than ever before. □

FOOTNOTES

¹ The term "worklife expectancy" is based upon tabulations of the number of persons who are engaged in various types of market employment or who are unemployed. Thus household work and other types of unpaid employment are not counted as part of one's worklife.

² This is the latest in a series of reports on the length of working life. It will be reprinted with additional tabular data and an explanatory note as a Special Labor Force Report. The most recent report on this subject for men contained data for 1968; it was published in Howard N Fullerton, "A table of expected working life for men, 1968," *Monthly Labor Review*, June 1971, pp. 49-55. The most recent report for women contained data for 1960; it was published as *Work Life Expectancy and Training Needs of Women* (U.S. Department of Labor, Manpower Administration, 1967), Manpower Report No. 12. A table of working life for men in 1960 was published in Stuart Garfinkle, "Table of Working Life for Men, 1960," *Monthly Labor Review*, July 1963, pp. 320-23.

For an extensive description of working life patterns and a detailed exposition of the techniques used in the preparation of tables of working life, see *Tables of Working Life:*

Length of Working Life for Men, Bulletin 1001 (Bureau of Labor Statistics, 1950). For a detailed description of the methodology of working life tables for women, see *Tables of Working Life for Women, 1950*, Bulletin 1204 (Bureau of Labor Statistics, 1956).

³ An important problem associated with working life tables is that they are based upon past or current rates of mortality and labor force participation, but are often used to predict the length of future working life. Such predictions are accurate only if these rates remain constant, but in fact the rates are subject to continual change, especially worker rates. If the rate changes are not dramatic, working life tables may provide adequate approximations of future length of working life; otherwise, one must predict future mortality and worker rates in order to calculate worklife expectancy for the future. To illustrate the problem, if the worker rates of women continue to rise sharply during the coming years, then women currently in the labor force will have a longer average worklife than that reflected in the 1970 estimates of worklife expectancy.

⁴ *The Length of Working Life for Males* (U.S. Depart-

ment of Labor, Manpower Administration, 1963), Manpower Report No. 8, p. 11.

*Selection of a "typical woman" was based upon data contained in "Fertility Histories and Birth Expectations of American Women: June 1971," *Current Population Reports*, Series P-20, No. 263 (Bureau of the Census, 1974). This publication gave information on median age at marriage and median intervals in months between successive births, as obtained in a supplement to the Current Population Survey.

*Comparison of worklife expectancy of mothers for 1970 with 1960 is complicated by several factors: (1) The fact that the base population used for the 1960 tables was that for married women living with husbands, whereas the 1970 base included all women who had ever been married; (2) compression of the bulk of childbearing into a smaller range of age groups in 1970; (3) the fact that, to increase reliability, the data in 1970 were consolidated into 5-year age groups.

**Work Life Expectancy and Training Needs of Women*, Manpower Report No. 12, tables 3 and 4.

APPENDIX: Two measures of working life

This article uses two measures of working life expectancy: one for the entire population of a given age and one that is limited to persons who are actually in the labor force. The expected (or average) worklife remaining for the population of any given age is calculated by first computing the total person-years worked by the population from a given age and then dividing that figure by the population of that particular age. In making this calculation it is thus assumed that all persons in the population have an equal probability of participating in the labor force in the future, regardless of whether or not they are currently in the labor force.

On the other hand, in computing the worklife expectancy for persons actually in the labor force it is generally assumed that men will remain in the labor force until they die or permanently withdraw (because of retirement or disability). In the case of women, it is assumed that those who enter the labor force after childbearing have been in the labor force before and are thus reentrants. The labor force-based measure implies that all work is done by a distinct cohort of workers, while the population-based measure implies that all persons in the population have an equal probability of participating in the labor force.

Both measures serve useful purposes. In assess-

ing the worklife expectancy of a person who has not yet reached labor force age, for example, one clearly needs a population-based measure. On the other hand, in computing the remaining years of work for a person who is already in the labor force, it is generally more accurate to use the labor force-based measure. This is the approach used in this article.

To illustrate the use of each measure, suppose the total amount of work done by all men aged 40 and older is two million work years. If there are 100,000 men aged 40 in the population, 95,000 of whom are in the labor force, then the worklife expectancy of the population = $\frac{2,000,000}{100,000} = 20.0$

years. The worklife expectancy of the labor force = $\frac{2,000,000}{95,000} = 21.1$ years. (These are the basic

formulas, though some modifications are needed at ages younger than that of maximum labor force participation.)

Since the population invariably contains some persons not working, the worklife expectancy of the labor force is always longer than that for the population. This measure is also less sensitive to changes in labor force participation than the worklife expectancy of the population.

Appendix

This report contains, in addition to the article from the February 1976 Monthly Labor Review, the following material:

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Technical Appendix

USES OF THE TABLE

Working life tables have a number of uses, an important one being to estimate worker replacement needs for individual occupations. Estimates of the length of time that an average person works, combined with information about the age structure of a particular occupation, permits one to estimate the number of persons who will die or retire in a given period of time. When this figure is linked with estimates of occupational growth and worker mobility, one can estimate training needs and manpower demand for that occupation. (A description of the formulas used to calculate accession and separation rates is available upon request.)

A second use of the tables is to estimate the time lost from work due to various events such as injury or family formation. For example, courts of law have used the worklife expectancy concept extensively as a basis for awarding injury claims in civil damage suits.

In using an estimate of the length of expected working life from these tables, it must be kept in mind that they rest on several assumptions. For example, it is assumed that persons currently in the labor force will not temporarily leave. Separations are assumed to occur only through death or permanent withdrawal. In the case of women, work life expectancies are those anticipated if their marital status does not change during the rest of their lifetime. That is, it is assumed that a single woman will remain single and that a widowed or divorced woman will not remarry. As may be seen from table A-2, the assumption of unchanged marital status is not realistic when applied to single women less than age 25. For single women, the probability of marrying remains fairly high until about age 25, at which time only 17,000 out of the original 100,000 are still unmarried. For older women, however, the probability of marriage is clearly low, as indicated by the 10,000 who are still single at age 45.

An important characteristic of most working life tables is that they are based upon past or current rates of mortality and labor force participation--in this case, 1970--

but are often used to infer the length of future working life. ^{1/} Such inferences are valid only if these rates remain stable. Given reasonable stability of the rates, working life tables provide adequate approximations of future working life; for groups whose rates have a strong upward or downward trend, the estimates are less reliable. For example, if the worker rates of women should rise sharply during the coming years, then women currently in the labor force will have a longer average worklife than that reflected in the 1970 estimates of worklife expectancy.

DESCRIPTION OF THE WORKING LIFE TABLE

Like a conventional life table, the table of working life begins with an initial population group of 100,000 persons born alive that decreases at each age according to a specific set of mortality rates. In the working life table, the hypothetical population is affected by two additional factors: labor force entries and separations. These patterns are inferred from differences in labor force participation rates of the various demographic groups. The labor force participation rates, which reflect the probability of being either employed or looking for a job, do not permit separate estimates of actual worktime lost due to unemployment, nor do they permit the identification of any specific factors affecting labor force entry or separation.

The person-years lived function from a standard life table (L_x) is interpreted as the age distribution of the hypothetical population subject to the mortality rates prevailing among the actual population at a given time. Multiplying the L_x values for each age by the corresponding age-specific labor force participation rates provides the hypothetical labor force. With these values, the remainder of the working life table computations can be carried out, since the worklife table functions are determined by labor force participation rates and the death rates. Some of the functions normally included with the standard life table--the probability of dying (q_x), the number of survivors at a specified exact age (l_x), and the number dying (d_x)--are omitted in the interest of compactness. They may readily be derived from the table, using the description which can be found with any standard life table, as published by the National Center for Health Statistics, U.S. Department of Health, Education, and Welfare. The following is a brief description of the columns appearing in the accompanying table. 11

YEAR OF AGE (Column 1). All of the variables in the table are expressed in terms of the age at the beginning of the interval (x), or of the interval between age (x) and age ($x + n$). The interval (n) is 5 years unless otherwise specified. With the exception of the expectations of life and worklife, all of the variables in the table relate to the specified age interval.

NUMBER OF PERSONS LIVING (Column 2). The number of persons living during the age interval (${}_nL_x$) is the hypothetical stationary population, or number of person years lived in the age interval under the assumptions of 100,000 births annually, specified mortality rates, and no migration. Under these conditions, if births were distributed evenly throughout the year, a census taken at any time would show the same total population as well as the same age distribution within the population. The ${}_nL_x$ values are from abridged life tables published by the National Center for Health Statistics in "Life Tables," Section 5 of Vital Statistics of the United States, 1970, Volume II, Part A (U. S. Public Health Service, 1974). Derivation of the ${}_nL_x$ value from mortality data is explained in the description accompanying the standard life tables. It was assumed in the calculations for the 1970 worklife tables that there was no differential mortality by labor force, marital, and parental status. These assumptions are incorrect, but detailed data and procedures for incorporating differential mortality by labor force and marital status into the tables are not available; moreover, it appears that the use of such refinements would not substantially alter the final results. 2/

PERCENT OF POPULATION IN THE LABOR FORCE (Column 3). Labor force rates at each age interval (${}_nw_x$) have the same relationship to estimates of worklife expectancy as the mortality rate has to total life expectancy. All the male labor force participation rates used to calculate the 1970 working life table are averages for the period 1969-71. Single-year-of-age annual averages from unpublished sources were used for males 16-24 and 55-74. For the ages 25-54, the total labor force participation rates published in table A-1 of Employment and Earnings (January 1970, 71, 72 issues) were multiplied by ${}_5L_x$ values to produce ${}_5Lw_x$. These were then interpolated with Beers multipliers and the single year of age w_x figures calculated. The w_x values were then adjusted to include the institutional population. Values for w_x for ages 75-89 were obtained by applying an exponential decay factor,

calculated from the rate of decrease from age 70 to 74. Participation rates for women by marital status were also 1969-71 averages, but these were calculated from March 1969, 1970, and 1971 Current Population Survey (CPS) data. Data for women by presence of children were obtained from Census of Population: Employment Status and Work Experience PC (2)-6A (Bureau of the Census, 1973). Rates for women were also smoothed by interpolating in the same manner as for men.

NUMBER IN THE LABOR FORCE (Column 4). The expression (nLw_x) represents the hypothetical labor force, or the number of economically active person-years spent by the original cohort of 100,000 under the conditions of labor force activity during the reference year:

$$nLw_x = n^w_x \cdot n^L_x$$

AVERAGE NUMBER OF REMAINING YEARS OF LIFE (Column 5). The function is identical to that of a conventional life table. Total cumulative person-years remaining in the population (T_x) is computed by summing all succeeding nL_x values from age x shown in the table to the end of the table:

$$T_x = \sum_{j=x}^{\infty} nL_j$$

and the expectation of remaining life for age x is:

$$e_x = T_x / l_x$$

AVERAGE REMAINING YEARS OF WORKING LIFE FOR THE POPULATION (Column 8 in Table A-1). Work life expectancies for all persons (regardless of current labor force status) is computed by cumulating person-years remaining in the labor force (T^w_x) by summing all succeeding nLw_x values from the age x shown in the table to the end of the table:

$$T^w_x = \sum_{j=x}^{\infty} nLw_j$$

and the expectation of working life for age x is:

$$e^w_x = T^w_x / l_x$$

These values are not calculated after the age of peak labor force participation.

AVERAGE REMAINING YEARS OF WORKING LIFE FOR THE LABOR FORCE
 (Column 6). The work life expectancy for the population includes those who never work, and at the younger ages, those who have not yet entered the labor force. Both dilute the actual work life expectancy of those in the labor force. In order to derive the appropriate denominator--survivors in the labor force (lw_x)--the person-years in the labor force (or hypothetical labor force) must be adjusted to provide a person-years in the labor force function (nLw_x) that never increases. (This is the same as requiring that workers enter the labor force only prior to the age of peak participation, and leave only after that age.) This adjustment is made by surviving the hypothetical labor force backward from the age of peak labor force participation to the age of initial labor force entry, making the nLw_x function parallel to the L_x function from age 16 to the age of peak participation and identical to the Lw_x function thereafter. If u is the maximum labor force participation rate, attained at age k , then

$$nLw_x = u \cdot nL_x, \text{ where } x < k,$$

and

$$nLw_x = nW_x \cdot nL_x, \text{ where } x > k$$

Then lw_x , the number in the work force at exact age x , is interpolated from nLw_x :

$$lw_x = [nLw_x + nLw_{x-n}]/2$$

Total cumulative person-years remaining in the labor force (Tw_x) is computed by summing all succeeding nLw_x values from age x shown in the table to the end of the table:

$$Tw_x = \sum_{j=x}^{\infty} nLw_j$$

and the expectation of working life for members of the labor force at age x is:

$$ew_x = Tw_x / lw_x$$

In order to allow for the assumptions about the lack of change in status of women, described in the text of the article, the labor force participation rates (w_x) must be applied to a population that only has withdrawal because of death. These death rates must be the same as those for the general female population. One such population is the overall female

stationary population. So, for the purposes of obtaining the expectations of working life, the actual population used was the female stationary population.

AVERAGE REMAINING YEARS OF NONLABOR FORCE ACTIVITY FOR THOSE IN THE LABOR FORCE (Column 7). The remaining years of nonlabor force activity is the difference between the remaining years of life and of worklife:

$$\bar{e}_{r_x} = \bar{e}_x - \bar{e}_{w_x}$$

AVERAGE REMAINING YEARS OF NONLABOR FORCE ACTIVITY FOR THOSE IN THE POPULATION (Column 9). The remaining years of non-labor force activity is the difference between the remaining years of life and of worklife:

$$\bar{e}_{f_x} = \bar{e}_x - \bar{e}_{w_x}$$

These values are not calculated after the age of peak labor force participation.

FOOTNOTE

1/ For a working life table that follows a particular group through time, see Howard N. Fullerton, Jr., "A new type of working life table for men," Monthly Labor Review, July 1972, pp. 20-21.

2/ For an assessment of the difference between the mortality of the labor force and of the population, see Martin O'Connell, "Mortality and Labor Force Projections from Longitudinal Survey Data" (Philadelphia, University of Pennsylvania, Population Studies Center, 1975). Unpublished. For an assessment of the effects of different levels of mortality on the working life table, see Howard N. Fullerton, "Sensitivity of Generation Tables of Working Life for Men to Different Projections of Labor Force Participation Rates and Mortality Rates," American Statistical Association, Proceedings of the Social Statistics Section (Washington, American Statistical Association, 1972).

Table A-1. Working life for men, 1970

Year of age	Number living of 100,000 born in			Average number of remaining years at the beginning of the new interval				
	In population	Percent of population	Number	Life expectancy	For those in the labor force		For those in the population	
					Labor force activity	Nonlabor force activity	Labor force activity	Nonlabor force activity
x to a	L	P	N	e	ex	ex'	ex'	ex'
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
16 to 19....	385,892	57.96	223,660	53.3	45.2	8.1	41.4	11.9
16	96,710	40.69	39,357	53.3	45.2	8.1	41.4	11.9
17	96,565	53.50	51,668	52.3	44.2	8.1	41.1	11.2
18	96,399	64.88	62,549	51.4	43.3	8.1	40.6	10.8
19	96,218	72.85	70,094	50.5	42.4	8.1	40.0	10.5
20 to 24....	477,977	85.15	407,010	49.6	41.5	8.1	39.4	10.2
20	96,029	78.62	75,503	49.6	41.5	8.1	39.4	10.2
21	95,819	81.78	78,369	48.7	40.6	8.1	38.7	10.0
22	95,598	85.22	81,473	47.8	39.6	8.2	38.0	9.8
23	95,374	89.68	85,539	46.9	38.7	8.2	37.2	9.7
24	95,156	90.50	86,125	46.1	37.8	8.3	36.4	9.7
25 to 29....	472,842	94.40	446,373	45.2	36.9	8.3	35.6	9.6
25	94,952	92.97	88,285	45.2	36.9	8.3	35.6	9.6
26	94,755	93.77	88,854	44.2	36.0	8.2	34.7	9.5
27	94,566	94.49	89,361	43.3	35.1	8.2	33.8	9.5
28	94,379	95.12	89,781	42.4	34.1	8.3	32.9	9.5
29	94,190	95.64	90,091	41.5	33.2	8.3	32.1	9.4
30 to 34....	467,867	96.44	451,236	40.6	32.3	8.3	31.2	9.4
30	93,994	96.05	90,286	40.6	32.3	8.3	31.2	9.4
31	93,792	96.35	90,374	39.7	31.3	8.4	30.3	9.4
32	93,583	96.55	90,360	38.8	30.4	8.4	29.4	9.4
33	93,364	96.64	90,228	37.8	29.5	8.3	28.5	9.3
34	93,134	96.62	89,987	36.9	28.5	8.4		
35 to 39....	461,681	96.25	444,381	36.0	27.6	8.4		
35	92,893	96.51	89,658	36.0	27.6	8.4		
36	92,634	96.37	89,275	35.1	26.7	8.4		
37	92,358	96.22	88,875	34.2	25.9	8.3		
38	92,060	96.11	88,486	33.3	25.0	8.3		
39	91,736	96.02	88,088	32.0	24.1	8.3		
40 to 44....	452,727	95.55	432,585	31.6	23.2	8.4		
40	91,385	95.89	87,635	31.6	23.2	8.4		
41	91,001	95.72	87,111	30.7	22.3	8.4		
42	90,582	95.54	86,550	29.8	21.4	8.4		
43	90,127	95.37	85,960	29.0	20.6	8.4		
44	89,632	95.19	85,328	28.1	19.7	8.4		
45 to 49....	439,154	94.41	414,638	27.3	18.9	8.4		
45	89,104	94.98	84,637	27.3	18.9	8.4		
46	88,520	94.74	83,869	26.4	18.0	8.4		
47	87,885	94.46	83,017	25.6	17.2	8.4		
48	87,196	94.12	82,076	24.8	16.4	8.4		
49	86,450	93.74	81,039	24.0	15.6	8.4		
50 to 54....	418,604	92.22	386,064	23.2	14.8	8.4		
50	85,612	93.25	79,834	23.2	14.8	8.4		
51	84,741	92.65	78,513	22.4	14.0	8.4		
52	83,800	92.12	77,197	21.7	13.3	8.4		
53	82,760	91.71	75,923	20.9	12.5	8.4		
54	81,672	91.33	74,597	20.2	11.7	8.5		
55 to 59....	388,408	88.43	343,501	19.5	10.9	8.6		
55	80,471	90.75	73,032	19.5	10.9	8.6		
56	79,173	89.76	71,067	18.8	10.1	8.7		
57	77,778	88.23	68,629	18.1	9.4	8.7		
58	76,287	87.38	66,664	17.4	8.7	8.7		
59	74,699	85.82	64,108	16.8	8.0	8.8		
60 to 64....	346,300	73.88	255,849	16.1	7.4	8.7		
60	73,019	83.45	60,936	16.1	7.4	8.7		
61	71,238	80.16	57,107	15.5	6.8	8.7		
62	69,360	73.89	51,250	14.9	6.3	8.6		
63	67,382	67.00	45,150	14.3	6.0	8.3		
64	65,301	63.40	41,405	13.7	5.7	8.0		
65 to 69....	291,854	40.33	117,733	13.1	5.7	7.4		
65	63,104	46.79	30,794	13.1	5.7	7.4		
66	60,821	43.40	26,398	12.6	6.1	6.5		
67	58,453	39.14	22,882	12.1	6.0	6.1		
68	55,999	35.65	19,966	11.6	5.8	5.8		
69	53,478	33.08	17,693	11.1	5.5	5.6		
70 to 74....	227,840	23.90	54,470	10.6	5.4	5.2		
70	50,699	28.09	14,249	10.6	5.4	5.2		
71	48,274	25.92	12,513	10.1	5.4	4.7		
72	45,610	23.48	10,713	9.6	5.2	4.4		
73	42,902	22.21	9,528	9.2	4.9	4.3		
74	40,153	18.47	7,416	8.8	4.7	4.1		
75 and over	552,308	15.71	86,793	8.4	4.7	3.7		

NOTE: The average number of remaining years of labor force activity and nonlabor force activity for the population is not calculated after the age of peak labor force participation, as indicated by dashes.

Table A-2. Working life for single women, 1970

Years of age	Number in status of 100,000 born in		Average number of remaining years		Average number of remaining years	
	in population	in labor force	life	in labor force	in labor force	in labor force
x to a	L	U	Lv	e	ex	ex
(1)	(2)	(3)	(4)	(5)	(6)	(7)
20 to 24...	174,857	63.01	110,188	56.7	41.2	15.5
20	55,531	52.31	29,089	56.7	41.2	15.5
21	43,089	58.32	25,130	55.8	40.3	15.5
22	32,150	67.24	21,820	54.8	39.3	15.5
23	24,290	76.27	18,527	53.9	38.3	15.6
24	18,795	80.11	15,860	52.9	37.3	15.6
25 to 29...	67,682	81.01	54,829	51.9	36.4	15.5
25	18,875	80.76	13,629	51.9	36.4	15.5
26	14,430	82.07	11,843	51.0	35.6	15.4
27	12,816	81.95	10,503	50.0	34.3	15.7
28	11,954	80.27	9,594	49.1	33.9	15.2
29	11,606	79.75	9,256	48.1	33.4	14.7
30 to 34...	55,437	78.48	43,512	47.2	32.6	14.6
30	11,298	79.28	8,457	47.2	32.6	14.6
31	11,191	78.86	8,825	46.2	31.8	14.4
32	11,086	78.49	8,702	45.3	31.0	14.3
33	10,982	77.94	8,560	44.3	30.2	14.1
34	10,875	77.82	8,466	43.4	29.4	14.0
35 to 39...	52,880	77.39	40,928	42.4	28.4	14.0
35	10,776	77.70	8,373	42.4	28.4	14.0
36	10,674	77.56	8,279	41.5	27.6	13.9
37	10,574	77.81	8,186	40.6	26.4	14.0
38	10,475	77.25	8,092	39.6	25.7	13.9
39	10,379	77.04	7,996	38.7	24.9	13.8
40 to 44...	50,560	76.69	38,778	37.8	24.0	13.8
40	10,287	76.85	7,907	37.8	24.0	13.8
41	10,200	76.72	7,826	36.9	23.1	13.8
42	10,112	76.70	7,756	36.0	22.2	13.8
43	10,206	76.63	7,682	35.1	21.2	13.9
44	9,934	76.53	7,603	34.2	20.3	13.9
45 to 49...	48,326	76.09	36,774	33.3	19.4	13.9
45	9,844	76.40	7,521	33.3	19.4	13.9
46	9,754	76.22	7,435	32.4	18.5	13.9
47	9,664	76.17	7,361	31.5	17.6	13.9
48	9,575	75.98	7,276	30.6	16.7	13.9
49	9,487	75.67	7,179	29.8	15.8	14.0
50 to 54...	46,080	74.20	34,196	28.9	15.0	13.9
50	9,397	75.22	7,069	28.9	15.0	13.9
51	9,307	74.65	6,948	28.1	14.1	14.0
52	9,217	73.95	6,816	27.2	13.4	13.8
53	9,125	73.94	6,748	26.4	12.5	13.9
54	9,032	73.20	6,612	25.6	11.6	14.0
55 to 59...	43,673	69.61	30,402	24.8	10.9	13.9
55	8,932	72.15	6,445	24.8	10.9	13.9
56	8,839	70.97	6,273	23.9	10.1	13.8
57	8,738	69.68	6,089	23.1	9.4	13.7
58	8,635	68.32	5,899	22.3	8.6	13.7
59	8,528	66.76	5,693	21.6	7.9	13.7
60 to 64...	40,861	58.48	23,898	20.8	7.1	13.7
60	8,416	65.20	5,487	20.8	7.1	13.7
61	8,299	63.16	5,242	20.0	6.4	13.6
62	8,177	59.86	4,895	19.2	5.7	13.5
63	8,050	54.89	4,419	18.5	5.1	13.4
64	7,917	48.67	3,854	17.8	4.7	13.1
65 to 69...	37,371	30.54	11,415	17.0	4.4	12.6
65	7,776	41.96	3,263	17.0	4.4	12.6
66	7,633	35.40	2,702	16.3	4.1	12.2
67	7,483	29.49	2,207	15.6	3.9	11.7
68	7,324	24.46	1,791	14.9	3.7	11.2
69	7,154	20.27	1,450	14.2	3.5	10.7
70 to 74...	32,807	10.00	3,281	13.6	3.3	10.3
70	6,975	15.57	1,086	13.6	3.3	10.3
71	6,783	11.96	811	12.9	3.2	9.7
72	6,577	9.18	604	12.3	3.2	9.1
73	6,354	7.05	448	11.7	3.1	8.6
74	6,116	5.41	331	11.1	3.1	8.0
75 and over	63,119	1.44	906	10.5	3.0	7.5

NOTE: This table is developed on the assumption that persons who are currently single will remain single. For a more detailed discussion of the assumptions, see the Technical Appendix.

Table A-5. Working life for divorced, and separated women, 1970

Years of age	Number in status of 100,000 born		Average number of remaining years			
	In population	Percent of population	In labor force		For those in the labor force	
			Number	Life expectancy	Labor force activity	Nonlabor force activity
x to y	L	P	Lx	e	ex	ex
(1)	(2)	(3)	(4)	(5)	(6)	(7)
30 to 34...	55,057	59.46	32,741	47.2	32.6	14.6
30	10,663	58.14	6,200	47.2	32.6	14.6
31	10,890	56.50	6,371	46.2	31.6	14.6
32	11,072	59.13	6,547	45.3	30.7	14.6
33	11,185	60.10	6,723	44.3	29.7	14.6
34	11,246	61.33	6,897	43.6	28.7	14.7
35 to 39...	58,070	63.77	37,035	42.4	27.8	14.6
35	11,309	62.30	7,046	42.4	27.8	14.6
36	11,415	63.22	7,217	41.5	26.8	14.7
37	11,570	63.97	7,402	40.6	25.8	14.8
38	11,769	64.44	7,584	39.6	24.9	14.7
39	12,005	64.83	7,783	38.7	23.9	14.8
40 to 44...	63,483	66.45	42,187	37.8	23.0	14.8
40	12,259	65.29	8,005	37.8	23.0	14.8
41	12,508	65.89	8,242	36.9	22.0	14.9
42	12,727	66.25	8,432	36.0	21.1	14.9
43	12,911	66.92	8,641	35.1	20.2	14.9
44	13,076	67.79	8,865	34.2	19.2	15.0
45 to 49...	69,596	68.90	47,958	33.3	18.3	15.0
45	13,247	68.83	9,119	33.3	18.3	15.0
46	13,474	69.26	9,332	32.4	17.3	15.1
47	13,794	68.94	9,510	31.5	16.4	15.1
48	14,251	68.57	9,773	30.6	15.5	15.1
49	14,628	68.94	10,223	29.8	14.5	15.3
50 to 54...	84,645	69.87	59,143	28.9	13.6	15.3
50	15,487	69.50	10,765	28.9	13.6	15.3
51	16,191	70.07	11,345	28.1	12.7	15.4
52	16,917	69.94	11,833	27.2	11.8	15.4
53	17,649	69.98	12,351	26.4	10.8	15.6
54	18,399	69.83	12,848	25.6	9.9	15.7
55 to 59...	105,026	61.35	64,436	24.8	9.0	15.8
55	19,135	69.43	13,285	24.8	9.0	15.8
56	19,998	66.43	13,286	23.9	8.2	15.7
57	20,910	61.98	12,961	23.1	7.8	15.3
58	21,435	57.68	12,653	22.3	7.4	14.9
59	23,045	53.15	12,249	21.6	7.0	14.6
60 to 64...	132,838	39.29	52,198	20.8	6.7	14.1
60	24,196	48.71	11,787	20.8	6.7	14.1
61	25,364	43.94	11,147	20.0	6.4	13.6
62	26,554	39.46	10,478	19.2	6.1	13.1
63	27,759	35.10	9,746	18.5	5.9	12.6
64	28,962	31.21	9,039	17.8	5.6	12.2
65 to 69...	161,221	21.89	35,299	17.0	5.3	11.7
65	30,144	27.71	8,354	17.0	5.3	11.7
66	31,278	24.57	7,686	16.3	5.1	11.2
67	32,338	21.25	7,036	15.6	4.7	10.6
68	33,300	19.24	6,407	14.9	4.4	10.5
69	34,158	17.02	5,814	14.2	4.0	10.2
70 to 74...	179,288	9.55	17,126	13.6	3.4	10.2
70	34,921	15.19	5,307	13.6	3.4	10.2
71	35,568	11.98	4,262	12.9	3.2	9.7
72	36,050	8.96	3,230	12.3	3.1	9.2
73	36,334	6.76	2,456	11.7	3.1	8.6
74	36,413	5.13	1,869	11.1	3.1	8.0
75 and over	463,022	1.18	5,449	10.5	3.0	7.5

NOTE: This table includes mothers. Women in these marital statuses were presented in Tables A-4 and A-5. For a more detailed discussion of the assumptions, see the Technical Appendix.

Table A-4. Working life for ever-married women in the labor force after the birth of last child, 1970

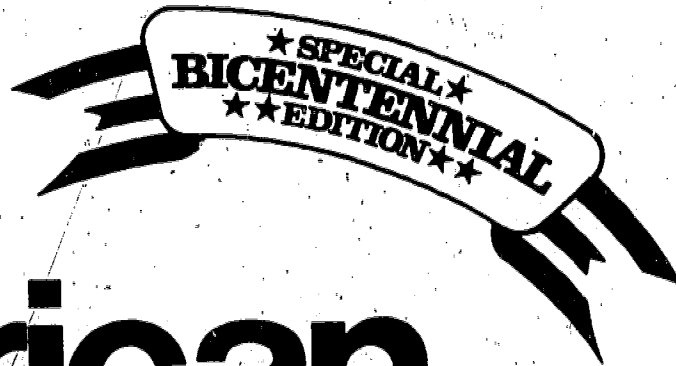
Years of age	Number in status of 100,000 born in			Average number of remaining years		
	In population	In labor force		Life	For those in the labor force	
		Percent of population	Number		Labor force activity	Nonlabor force activity
x to y	L	%	Lw	e	ew	er
(1)	(2)	(3)	(4)	(5)	(6)	(7)
35 to 39...	373,534	46.32	173,023	42.4	26.8	15.6
35.....	73,932	42.77	31,619	42.4	26.8	15.6
36.....	74,465	44.54	33,172	41.5	25.6	15.9
37.....	74,834	46.62	34,884	40.6	24.4	16.2
38.....	75,076	48.34	36,293	39.6	23.3	16.3
39.....	75,209	49.80	37,453	38.7	22.3	16.4
40 to 44...	376,239	53.74	202,177	37.8	21.2	16.6
40.....	75,324	51.26	38,616	37.8	21.2	16.6
41.....	75,332	52.60	39,625	36.9	20.2	16.7
42.....	75,321	53.47	40,644	36.0	19.2	16.8
43.....	75,200	55.15	41,464	35.1	18.2	16.9
44.....	75,060	55.72	41,823	34.2	17.3	16.9
45 to 49...	371,566	56.48	209,423	33.3	16.3	17.0
45.....	74,900	56.04	41,976	33.3	16.3	17.0
46.....	74,629	56.54	42,193	32.4	15.3	17.1
47.....	74,325	56.96	42,337	31.5	14.4	17.1
48.....	74,001	56.82	42,050	30.6	13.5	17.1
49.....	73,651	56.06	41,285	29.8	12.6	17.2
50 to 54...	362,016	53.52	193,771	28.9	11.9	17.0
50.....	73,272	55.28	40,501	28.9	11.9	17.0
51.....	72,865	54.69	39,853	28.1	11.1	17.0
52.....	72,431	54.02	39,126	27.2	10.2	17.0
53.....	71,969	52.83	38,023	26.4	9.5	16.9
54.....	71,477	50.64	36,234	25.6	8.8	16.8
55 to 59...	348,627	45.54	158,771	24.8	8.2	16.6
55.....	70,911	49.18	34,872	24.8	8.2	16.6
56.....	70,377	48.14	33,883	23.9	7.5	16.4
57.....	69,771	46.86	32,694	23.1	6.7	16.4
58.....	69,127	43.27	29,914	22.3	6.1	16.2
59.....	68,442	40.05	27,408	21.6	5.6	16.0
60 to 64...	330,037	26.36	87,007	20.8	5.0	15.8
60.....	67,703	37.12	25,129	20.8	5.0	15.8
61.....	66,909	30.66	20,514	20.0	4.7	15.3
62.....	66,063	25.30	16,715	19.2	4.7	14.5
63.....	65,162	20.87	13,601	18.5	4.6	13.9
64.....	64,200	17.21	11,049	17.8	4.6	13.2
65 to 69...	303,887	10.08	30,625	17.0	4.5	12.5
65.....	63,167	14.19	8,960	17.0	4.5	12.5
66.....	62,056	11.69	7,256	16.3	4.5	11.8
67.....	60,863	9.64	5,865	15.6	4.4	11.2
68.....	59,582	7.94	4,733	14.9	4.4	10.5
69.....	58,269	6.55	3,811	14.2	4.4	9.9
70 to 74...	266,933	3.85	10,287	13.6	4.3	9.3
70.....	54,750	5.40	3,061	13.6	4.3	9.3
71.....	53,194	4.45	2,455	12.9	4.2	8.7
72.....	51,516	3.67	1,962	12.3	4.2	8.1
73.....	51,705	3.02	1,562	11.7	4.1	7.6
74.....	49,768	2.49	1,240	11.1	4.1	7.0
75 and over	513,500	.87	4,491	10.5	4.0	6.5

NOTE: This table includes some divorced, widowed or separated women; data for these women are also presented separately in Table A-6. For a more detailed discussion of the assumptions, see the technical appendix.

Table A-3. Working life for ever-married women to whom no children were ever born, 1970

Years of age x to n	Number in status of 100,000 born in			Average number of remaining years		
	In population	In labor force		Life	For those in the labor force	
		Percent of population	Number		labor force activity	nonlabor force activity
(1)	(2)	(3)	(4)	(5)	(6)	(7)
30 to 34...	69,245	76.04	52,658	47.2	24.3	22.9
30	16,008	78.10	12,503	47.2	24.3	22.9
31	14,833	77.48	11,494	46.2	23.4	22.8
32	13,753	75.74	10,517	45.3	22.8	22.5
33	12,769	74.21	9,476	44.3	22.4	21.9
34	11,880	73.79	8,767	43.4	21.7	21.7
35 to 39...	51,383	71.23	36,402	42.4	20.8	21.6
35	11,182	73.72	8,243	42.4	20.8	21.6
36	10,579	73.25	7,750	41.5	19.8	21.7
37	10,164	71.25	7,243	40.6	19.3	21.3
38	9,843	69.41	6,832	39.6	18.8	20.8
39	9,612	67.95	6,532	38.7	18.3	20.4
40 to 44...	45,630	66.42	30,307	37.8	17.6	20.2
40	9,374	67.43	6,321	37.8	17.6	20.2
41	9,224	66.86	6,167	36.9	16.7	20.2
42	9,071	66.59	6,041	36.0	15.9	20.1
43	9,011	65.88	5,936	35.1	15.0	20.1
44	8,948	65.26	5,840	34.2	14.3	19.9
45 to 49...	44,549	57.87	25,784	33.3	13.3	20.0
45	8,880	64.78	5,753	33.3	13.3	20.0
46	8,902	61.13	5,442	32.4	12.7	19.7
47	8,916	57.69	5,144	31.5	12.8	18.7
48	8,924	54.44	4,858	30.4	12.4	18.2
49	8,925	51.37	4,585	29.8	12.2	17.6
50 to 54...	44,422	43.33	19,251	28.9	12.0	16.5
50	8,920	48.48	4,325	28.9	12.0	16.5
51	8,908	45.75	4,076	28.1	11.7	16.4
52	8,890	43.17	3,838	27.2	11.5	15.7
53	8,866	40.74	3,612	26.4	11.2	15.2
54	8,836	38.45	3,397	25.6	10.9	14.7
55 to 59...	43,482	32.44	14,109	24.8	10.6	14.2
55	8,794	36.28	3,191	24.8	10.6	14.2
56	8,755	34.24	2,998	23.9	10.3	13.6
57	8,704	32.31	2,812	23.1	9.9	13.2
58	8,646	30.49	2,636	22.3	9.6	12.7
59	8,582	28.77	2,469	21.6	9.2	12.4
60 to 64...	41,347	24.29	10,120	20.8	8.9	11.9
60	8,509	27.15	2,311	20.8	8.9	11.9
61	8,427	25.62	2,160	20.0	8.5	11.5
62	8,338	24.18	2,016	19.2	8.0	11.2
63	8,239	22.82	1,880	18.5	7.6	10.9
64	8,132	21.53	1,751	17.8	7.1	10.7
65 to 69...	38,597	18.20	7,026	17.0	6.6	10.4
65	8,015	20.32	1,629	17.0	6.6	10.4
66	7,880	19.18	1,511	16.3	6.1	10.2
67	7,732	18.10	1,399	15.6	5.6	10.0
68	7,571	17.08	1,293	14.9	5.0	9.9
69	7,397	16.12	1,192	14.2	4.3	9.9
70 to 74...	33,925	9.79	3,322	13.6	3.4	10.2
70	7,212	15.21	1,097	13.6	3.4	10.2
71	7,014	11.70	820	12.9	3.3	9.6
72	6,801	9.00	612	12.3	3.2	9.1
73	6,571	6.92	454	11.7	3.2	8.5
74	6,325	5.32	336	11.1	3.1	8.0
75 and over	65,272	1.42	926	10.5	3.0	7.5

NOTE: This table includes some divorced, widowed or separated women; data for these women are also presented separately in Table A-6. For a more detailed discussion of the assumptions, see the Technical Appendix.



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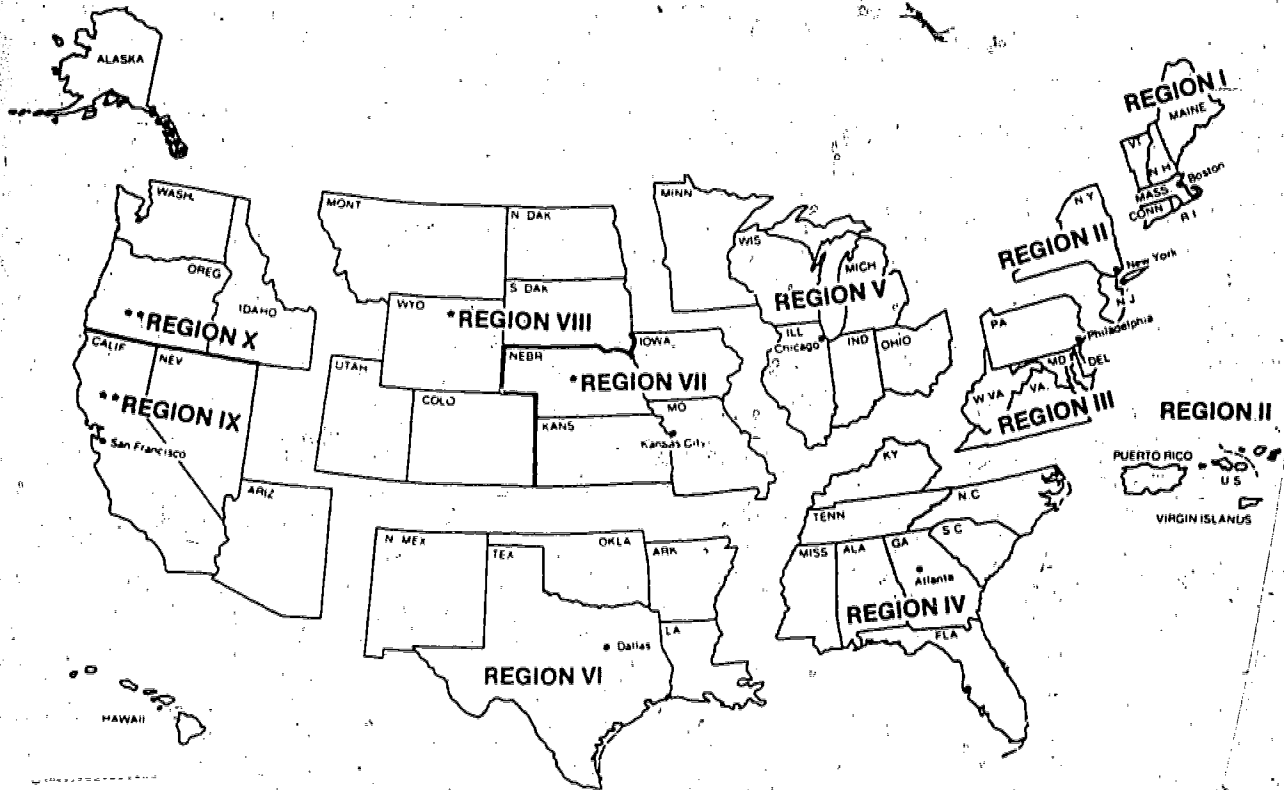
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